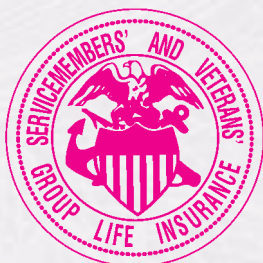


*Free*

BENEFICIARY

# Financial Counseling

*services*



*For many people, planning for their financial future is challenging enough. But what does a family do when a loved one dies? Dealing with emotions, making financial decisions and sorting through paperwork can be overwhelming. Beneficiary Financial Counseling Services can help you make smart financial decisions, develop a personal financial plan for the future, and give you peace of mind. Featuring **convenient**, **personalized** service and **objective** financial advice, this valuable benefit is provided **free** through the Department of Veterans' Affairs.*

Personal Financial Planning

*When You*

*Need*

## What is BFCS?

Beneficiary Financial Counseling Services (BFCS) is an extra benefit offered to beneficiaries of Servicemembers' Group Life Insurance and Veterans' Group Life Insurance policies.

As a beneficiary\*, you can take advantage of **free** professional financial advice. Counseling services are provided by Ernst & Young LLP.

BFCS features:

*Convenience* – Your personal financial counselor can schedule an appointment that is convenient for you.

*Personalized service* – Your counselor will design a financial plan to meet your specific needs.

*Objective Advice* – It's important to note that Ernst & Young has no products to sell and their counselors don't receive a commission for their services. They are not affiliated with any banks or investment firms, so you can be assured that the advice they give is always objective.

## How Does BFCS Work?

Once your claim is settled, you can call the Ernst & Young *Financial Planner Line* to arrange a convenient meeting with a financial counselor – usually at your home, at a local Ernst & Young office, or by telephone.

It Most

*Before the Meeting* – You will receive an information kit telling you what to prepare in advance of the meeting. You may need to have personal financial and benefits information such as savings plan balances, pension plan distributions, and life insurance coverage. This will help your counselor identify key issues and choices you need to make.

*Personal Meeting* – Family members, personal advisors, or friends are welcome to attend. Your counselor may cover:

- Estate settlement
- Benefit elections
- Investments
- Income taxes
- Retirement planning
- Cash flow management

Your counselor will also answer any other financial questions you may have. During the meeting, your counselor will begin to develop a financial plan for you. By the end of the meeting, your counselor will suggest the best ways to handle your personal finances.

*Financial Plan* – Within days of the meeting, your counselor will send you a step-by-step personalized financial plan.

\* Certain restrictions apply in the event of multiple beneficiaries.

Your plan will include a “to do” list and a full explanation of the plan.

*Follow Up* – Ernst & Young will call to review your personalized financial plan with you. After that, a counselor will call you every month for the next five months to give you additional support and guidance. You’ll also receive:

- One year’s access to Ernst & Young’s toll-free *Financial Planner Helpline*
- A financial planning resource kit
- A one year subscription to *Understanding Personal Finances*, an Ernst & Young financial planning newsletter.

## **About Ernst & Young**

Ernst & Young has provided financial counseling services for individuals for more than 90 years. Their personal financial counselors are highly trained and experienced. Their personalized assistance helps beneficiaries make informed financial decisions and to become more financially self-assured.

*To take advantage of your  
free BFCS benefit:*  
call Ernst & Young toll-free at  
**800-425-4425**  
or  
send e-mail to  
**survivor.counseling@ey.com**